

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian Robert Walker
Seanna Christina Walker
Debtors

Case No. 17-03477-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 21, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Robert Walker, Seanna Christina Walker, 24 Fairview Avenue, Waynesboro, PA 17268-1404
4960177	++ KEYSTONE RURAL HEALTH CENTER, 111 CHAMBERS HILL DRIVE, SUITE 200, CHAMBERSBURG PA 17201-7304 address filed with court; Keystone Rural Health Center, 22 St. Paul Drive, Suite 200, Chambersburg, PA 17201
4966195	+ Nelnet on behalf of NYSHESC, NY State Higher Ed Service Corp, 99 Washington Avenue, Albany NY 12255-0002
4996642	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
4960190	+ Waynesboro Hospital, 501 E. Main St., Waynesboro, PA 17268-2394
4960193	+ WellSpan Health, Physician Billing Services, 1803 Mt. Rose Ave., Suite B3, York, PA 17403-3051

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4960169	+ EDI: CAPITALONE.COM	Oct 21 2022 22:48:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4960170	Email/Text: ebn@carepayment.com	Oct 21 2022 18:48:00	Care Payment, Summit Health, PO Box 2398, Omaha, NE 68103-2398
4964076	EDI: DISCOVER.COM	Oct 21 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4960174	+ EDI: DISCOVER.COM	Oct 21 2022 22:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4960175	+ EDI: DISCOVERPL	Oct 21 2022 22:48:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
4967613	+ EDI: DISCOVERPL	Oct 21 2022 22:48:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5063591	Email/Text: ECMCBKNotices@ecmc.org	Oct 21 2022 18:48:00	ECMC, po box 16408, St. Paul, MN 55116-0408
4997649	EDI: JPMORGANCHASE	Oct 21 2022 22:48:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038
4993964	EDI: JPMORGANCHASE	Oct 21 2022 22:48:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4960172	EDI: JPMORGANCHASE	Oct 21 2022 22:48:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
4960173	EDI: JPMORGANCHASE	Oct 21 2022 22:48:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
4960178	+ Email/Text: unger@members1st.org	Oct 21 2022 18:48:00	Members 1st F C U, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4960179	+ Email/Text: unger@members1st.org		

4960180	+ Email/Text: electronicbkydocs@nelnet.net	Oct 21 2022 18:48:00	Members 1st Federal, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
4988898	EDI: PRA.COM	Oct 21 2022 18:48:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4960697	+ EDI: RECOVERYCORP.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5002660	EDI: Q3G.COM	Oct 21 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4960185	+ EDI: RMSC.COM	Oct 21 2022 22:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4960187	+ EDI: RMSC.COM	Oct 21 2022 22:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4960188	+ EDI: RMSC.COM	Oct 21 2022 22:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5004137	+ Email/Text: bncmail@w-legal.com	Oct 21 2022 18:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4960189	+ EDI: WTRRNBNK.COM	Oct 21 2022 22:48:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
			Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5229669		M&T Bank as servicer for, Lakeview Loan Servicing, LLC, M&T Bank as servicer for, Lakeview Loan Servicing, LLC
5229668		M&T Bank as servicer for, Lakeview Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4960171	*	Care Payment, Summit Health, PO Box 2398, Omaha, NE 68103-2398
4960176	*+	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
5063592	*	ECMC, po box 16408, St. Paul, MN 55116-0408
4960181	*+	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4960182	*+	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4960183	*+	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4960184	*+	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4960186	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4960191	*+	Waynesboro Hospital, 501 E. Main St., Waynesboro, PA 17268-2394
4960192	*+	Waynesboro Hospital, 501 E. Main St., Waynesboro, PA 17268-2394

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank National Association amps@manleydeas.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMORGAN CHASE BANK N.A. bkgroup@kmllawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Brian Robert Walker ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Seanna Christina Walker ngp@mooney4law.com plattnr61895@notify.bestcase.com
Thomas Song	on behalf of Creditor JPMorgan Chase Bank National Association tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Brian Robert Walker
First Name _____ Middle Name _____ Last Name _____
Debtor 2 (Spouse, if filing) Seanna Christina Walker
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-03477-HWV

Social Security number or ITIN xxx-xx-9675
EIN _____

Social Security number or ITIN xxx-xx-5998
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Robert Walker

Seanna Christina Walker
fka Seanna Christina Janes

By the
court:

10/21/22



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.